

United States Bankruptcy Court  
District of Maryland

In re:  
Brian Thompson  
Debtor

Case No. 22-10545-MMH  
Chapter 7

District/off: 0416-1  
Date Rcvd: May 10, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 11

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Brian Thompson, 2025 Shore Rd, Dundalk, MD 21222-4734
31969106	+ NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
31969285	+ Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-3635

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	EDI: QMDALMY.COM	May 10 2022 23:13:00	Monique Desiree Almy, Crowell & Moring, 1001 Pennsylvania Avenue, N.W., 10th Fl, Washington, DC 20004-2595
31969287	Email/Text: bankruptcy@baltimorecountymd.gov	May 10 2022 19:15:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
31969102	Email/Text: info@bayareareceivables.com	May 10 2022 19:15:00	Bay Area Receivables, Attn: Bankruptcy, Po Box 3535, Salisbury, MD 21802
31969103	+ Email/Text: rm-bknotices@bridgecrest.com	May 10 2022 19:15:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
31969284	Email/Text: Bankruptcymail@marylandtaxes.gov	May 10 2022 19:14:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
31969104	+ EDI: BLUESTEM	May 10 2022 23:13:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
31969105	+ Email/Text: financeadmin@mdg.com	May 10 2022 19:15:00	MDG US/Capital Community Bank, Attn: Bankruptcy, 3422 Old Capital Trail, Pmb# 1993, Wilmington, DE 19808-6124
31969106	^ MEBN	May 10 2022 19:13:53	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
31969286	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	May 10 2022 19:15:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
John Peter Roberts	john@johnrobertsesq.com john.p.roberts@me.com
Monique Desiree Almy	malmy@crowell.com cbest@crowell.com, malmy@ecf.axosfs.com, monique-almy-7127@ecf.pacerpro.com

TOTAL: 2

Entered: May 10, 2022  
 Signed: May 10, 2022

## SO ORDERED



*Michelle M. Harner*  
**MICHELLE M. HARNER**  
 U.S. BANKRUPTCY JUDGE

### Information to identify the case:

Debtor 1	<b>Brian Thompson</b>			Social Security number or ITIN <b>xxx-xx-9478</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	<b>First Name    Middle Name    Last Name</b>			Social Security number or ITIN <b>-----</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
United States Bankruptcy Court		<b>District of Maryland</b>		
Case number: <b>22-10545 MMH</b>		Chapter: <b>7</b>		

### Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian Thompson

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**